

UNITED STATES DISTRICT COURT
FOR THE
DISTRICT OF MASSACHUSETTS

JOAN CHARLES,
Plaintiff,

vs.

OCWEN FEDERAL BANK, FSB;
OCWEN FINANCIAL CORPORATION;
MASSACHUSETTS PROPERTY
INSURANCE UNDERWRITING
ASSOCIATION; and
ONE CALL INSURANCE AGENCY,
INCORPORATED,
Defendants.

CIVIL ACTION
No. 04-11625RWZ

Initial Disclosures of Defendant, One Call Insurance Agency, Inc.
(Fed. Rule Civ. P. 26(a)(1))

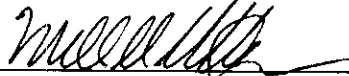
(A) Individuals likely to have discoverable information which may support this party's defenses: (1) The defendant, Harold Salant, One Call Insurance Agency, Inc., 121B Tremont Street, Brighton, MA 02135, regarding the insurance he obtained for Joan Charles; (2) as-yet unidentified representatives of the codefendant, MPIUA, 2 Center Plaza, Boston, MA, regarding its renewal and notice procedures, and the policy it issued to or for Joan Charles; (3) Joan Charles, the plaintiff, regarding her claims in this case; (4) as-yet unidentified representatives of the codefendant, Ocwen Federal Bank, regarding its handling of Ms. Charles' escrow account, and its post-loss conversations about Ms. Charles' account.

(B) Defendant's documents: The defendant will produce copies of its discoverable documents pertaining to this matter.

(C) Computation of Damages: Not applicable to this defendant.

(D) Defendant's insurance: The defendant has a policy of insurance with Westport Insurance Corporation, policy no. PAL 72826, with liability limits of \$2,000,000 per occurrence subject to a \$15,000 deductible which applies to litigation expense and loss payments. The defendant will provide a copy of the policy upon request.

ONE CALL INSURANCE AGENCY, INC.
By its attorneys,



William D. Chapman BBO 551261
Melick Porter & Shea, LLP
28 State Street
Boston MA 02109
(617) 523 6200

I hereby certify that I have made service
of the foregoing document in accordance
with the provisions of Fed. R. Civ. P. 5.

11-16-04

